

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ryan C. Binkley  
Vanessa R. Binkley  
Debtors

Case No. 19-04823-MJC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-5  
Date Rcvd: Mar 27, 2025

User: AutoDocke  
Form ID: fnldec

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2025:

Recip ID	Recipient Name and Address
db/jdb	Ryan C. Binkley, Vanessa R. Binkley, 21 Clinton St, Swoyersville, PA 18704-3016

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2025 at the address(es) listed below:

Name	Email Address
David J. Harris	on behalf of Debtor 2 Vanessa R. Binkley dh@lawofficeofdavidharris.com davidharrisesqign@gmail.com;dhesq@outlook.com;LawOfficeofDavidJHarris@jubileebk.net
David J. Harris	on behalf of Debtor 1 Ryan C. Binkley dh@lawofficeofdavidharris.com davidharrisesqign@gmail.com;dhesq@outlook.com;LawOfficeofDavidJHarris@jubileebk.net
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com mario.hanyon@brockandscott.com

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Ryan Starks

on behalf of Creditor FREEDOM MORTGAGE CORPORATION ryan.starks@brockandscott.com wbecf@brockandscott.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Ryan C. Binkley,

Chapter 13

**Debtor 1**

Case No. 5:19-bk-04823-MJC

Vanessa R. Binkley,  
fka Vanessa R. Dawley,

**Debtor 2**

Social Security No.:

xxx-xx-2432

xxx-xx-3108

Employer's Tax I.D. No.:

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos**

is discharged as trustee of the estate of the above named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: March 27, 2025

fnldec (01/22)